

ABSTRACT OF THE DISCLOSURE

A method for evaluating a financial plan, including a predetermined initial values of investments and one or more contribution or withdrawal amounts corresponding to selected times after the commencement of the financial plan, includes the steps of calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a randomly-selected first historical time interval to obtain a changed investment value, updating the changed investment value based on the selected contribution or withdrawal amount corresponding to the length of the time interval in accordance with the financial plan to obtain a further changed investment value, calculating the change in the further changed investment value over a second time interval based on changes over a randomly-selected second historical time interval to obtain a further investment value, repeating the steps of calculating, updating and again calculating with respect to a randomly-selected third historical time interval and a randomly-selected fourth historical time interval, respectively.